



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire  
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Towd Point Mortgage Trust 2021-1, U.S. Bank National  
Association as Indenture Trustee

Order Filed on October 25, 2022  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

In Re:  
Jesse K. Munyan, Sherry L. Munyan  
Debtors.

Case No.: 20-10718 ABA

Adv. No.:

Hearing Date: 8/23/2022 @ 10:00 a.m.

Judge: Andrew B. Altenburg, Jr.

**ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR  
RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: October 25, 2022**

  
Honorable Andrew B. Altenburg, Jr.  
United States Bankruptcy Court

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Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR RELIEF FROM STAY

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Towd Point Mortgage Trust 2021-1, U.S. Bank National Association as Indenture Trustee, Denise Carlon appearing, upon a certification of default as to real property located at 738 West Forest Grove Road, Vineland, NJ, 08360, and it appearing that notice of said certification was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Seymour Wasserstrum, Esquire, attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of September 28, 2022, Debtors are due for the September 2022 post-petition payments for a total default of \$511.56 (1 @ \$511.56); and

It is **ORDERED, ADJUDGED and DECREED** that Debtor shall make an immediate payment of \$511.56 to be received no later than September 30, 2022; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume October 1, 2022, directly to Secured Creditor's servicer, Select Portfolio Servicing, Inc. P.O. Box 65450, Salt Lake City, UT 84165 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs up to the sum of \$350.00 for attorneys' fees in an amount to be included in a post-petition fee notice, which is to be paid through Debtor's Chapter 13 plan and the certification is hereby resolved.